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October 5, 2007

VIA EXPRESS MAIL

Commissioner for Patents
 Mail Stop Amendment
 P. O. Box 1450
 Alexandria, VA 22313-1450

Re: US Patent Application No.: 09/990,123
 Inventor: DiPiero, et al.
 Title: Health Plan Management Method and Apparatus
 Attorney Docket No.: 0185418

Dear Sir/Madam:

Enclosed herewith for filing in the above-identified application are the following:

1. Transmittal Letter (2 pgs.);
2. Information Disclosure Statement (3 pgs.); and
3. Self-addressed, prepaid postcard to acknowledge receipt of documents.

Very Truly Yours,

Walter P. Opaska

WPO/da
 Enclosure

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*And Bryan Cave,
 A Multinational Partnership,
 London*

Commissioner for Patents
Serial No. 09/990,123
October 5, 2007
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Bryan Cave LLP

CERTIFICATE OF EXPRESS MAILING UNDER 37 C.F.R. 1.10.

I hereby certify that this document (and any others referred to as being attached or enclosed) is being deposited with the United States Postal Service as "Express Mail Post Office to Addressee" service, mailing label No. **EM143286175US** on **October 5, 2007** and addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Denise M. Akeman

Printed Name: Denise M. Akeman



Attorney Docket No. 0185418
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of :
DiPiero et al : Group Art Unit: 3626
Serial No.: 09/990,123 : Examiner: Frienel, Vachel
Filed: November 21, 2001 :
Title: HEALTH PLAN MANAGEMENT METHOD AND APPARATUS

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INFORMATION DISCLOSURE STATEMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Attached hereto is a completed Form PTO-1449 listing patents, publications, applications, or other information, which the applicant believes may be material to the examination of the subject patent application. Copies of any foreign patents and any non-patent literature are submitted herewith, as required by 37 C.F.R. §1.98(a)(2). Copies of any cited U.S. patents and U.S. patent application publications are not submitted herewith, in accordance with the notice published in the Official Gazette of August 5, 2003. It is requested that the cited patents, publications, applications, or other information be made of record in the examination of this application.

This information disclosure statement is being filed following the mailing of a first Office Action on the merits but prior to the mailing date of any of: a final action under § 1.113; a notice of allowance under § 1.311; or an action that otherwise closes prosecution in the application. In accordance with 37 C.F.R. §1.97(c), this information disclosure statement is accompanied by a

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check in the amount of \$180. The commissioner is authorized to charge any additional fee required by this paper or credit any overpayment to Deposit Account No. 02-4467.

No representation is made that a search has been performed. No admission is made that the information cited in this statement is, or is considered to be, material to the patentability of the subject patent application.

Respectfully submitted,

Dated: Oct. 5, 2007

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Denise M. Aleman
Printed Name: Denise M. Aleman

